

I know that health insurance reform can sometimes be confusing, and it's hard to know how it will impact you. Well, here's a short summary of the ways health insurance reform will benefit you right away.

1. **Small Business Tax Credits** – Health insurance reform offers tax credits to small businesses to make employee coverage more affordable. Tax credits of up to 35 percent of premiums will be immediately available to firms that choose to offer coverage. Effective beginning for calendar year 2010. (Beginning in 2014, the small business tax credits will cover 50 percent of premiums.)

2. **Cheaper Prescription Drugs for Seniors** – Health insurance reform provides a \$250 rebate to Medicare Part D beneficiaries who hit the coverage gap known as the 'donut hole' in 2010. Effective for calendar year 2010. (Beginning in 2011, institutes a 50% discount on brand-name drugs in the coverage gap; completely closes the gap by 2020.)

3. **Help for Early Retirees** – Creates a temporary re-insurance program (until the Exchanges are available) to help offset the costs of expensive health claims for employers that provide health benefits for retirees age 55-64. Effective 90 days after enactment

4. **Immediate Help for The Uninsured** – Provides immediate access to insurance for Americans who are uninsured because of a pre-existing condition through a temporary high-risk pool. Effective 90 days after enactment.

5. **Ends Rescissions** – Bans insurance companies from dropping people from coverage when they get sick. Effective 6 months after enactment.

6. **No Discrimination against Children with Pre-Existing Conditions** – Prohibits health insurers from denying coverage to children with pre-existing conditions. Effective 6 months after enactment. (Beginning in 2014, this prohibition would apply to all persons.)

7. **Bans Lifetime Limits on Coverage** – Prohibits health insurance companies from placing lifetime caps on coverage. Effective 6 months after enactment.

8. **Bans Restrictive Annual Limits on Coverage** – Tightly restricts new plans' use of annual limits to ensure access to needed care. These tight restrictions will be defined by HHS. Effective 6 months after enactment. (Beginning in 2014, the use of any annual limits would be prohibited for all plans.)

9. **Free Preventive Care under New Private Plans** - Requires new private plans to cover preventive services with no co-payments and with preventive services being exempt from deductibles. Effective 6 months after enactment. (Beginning in 2018, this requirement applies to all plans.)

10. **Extends Coverage For Young People Up To 26th Birthday Through Parents'**

**Insurance** – Requires health plans to allow young people up to their 26th birthday to remain on their parents' insurance policy, at the parents' choice. Effective 6 months after enactment.

**11. New, Independent Appeals Process**—Ensures consumers in new plans have access to an effective internal and external appeals process to appeal decisions by their health insurance plan. Effective 6 months after enactment.

**12. Prohibiting Discrimination Based on Salary**—Prohibits new group health plans from establishing any eligibility rules for health care coverage that have the effect of discriminating in favor of higher wage employees. Effective 6 months after enactment.

**13. Increasing Number of Primary Care Doctors**—Provides new investment in training programs to increase the number of primary care doctors, nurses, and public health professionals. Effective beginning in fiscal year 2010.

**14. Free Preventive Care under Medicare** – Preventive services (like well check-ups and important exams like mammograms) will be free co-pays and exempt from deductibles. Effective beginning January 1, 2011.

**15. Ensuring Value for Premium Payments**—Requires plans in the individual and small group market to spend 80 percent of premium dollars on medical services, and plans in the large group market to spend 85 percent. Insurers that do not meet these thresholds must provide rebates to policyholders. Effective on January 1, 2011.